# Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 1 of 63

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Eirst name  Middle name		Latrenda First name  D.  Middle name
	Bring your picture identification to your meeting with the trustee.	Ashford  Last name and Suffix (Sr., Jr., II, III)	_	Thornton Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.			Latrenda D. Ashford-Thornton Latrenda D. Ashford
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5238		xxx-xx-3210

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 2 of 63

Debtor 1 Lavelle Ashford
Debtor 2 Latrenda D. Thornton

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	8911 S. Carpenter Street	If Debtor 2 lives at a different address:			
		Chicago, IL 60620  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
	Cook County		County			
If your mailing address above, fill it in here. No		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing     this district to file for		Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35

Case 17-32453 Desc Main Page 3 of 63 Document Debtor 1 Lavelle Ashford Debtor 2 Latrenda D. Thornton Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. Northern District of 7/01/08 08-17012 District Illinois When Case number When District Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you When District Case number, if known

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

Go to line 12.

No. Go to line 12.

bankruptcy petition.

No.

☐ Yes.

Do you rent your

residence?

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Debtor 1 Lavelle Ashford

Deb	otor 2 <b>Latrenda D. Thorn</b>	nton			Case number (if known)	
Par	t 3: Report About Any Bu	sinesses	You Own	as a Sole Proprie	otor	
12.	Are you a sole proprietor					
	of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	siness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any		
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Sta	te & ZIP Code	
	separate sheet and attach it to this petition.		Check	the appropriate bo	ox to describe your business:	
	·				ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	I Estate (as defined in 11 U.S.C. § 101(51B))	
				•	defined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	e	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).	deadline operation	s. If you in ns, cash-flo S.C. 1116( I am n	dicate that you are ow statement, and fall(B).  ot filing under Chapter under Chapter	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure pter 11.  11, but I am NOT a small business debtor according to the definition in the Bankruptcy	of re
		☐ Yes.			11 and I am a small business debtor according to the definition in the Bankruptcy Cod	e.
Par	t 4: Report if You Own or	Have Any	/ Hazardo	us Property or An	ny Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat					
	of imminent and identifiable hazard to public health or safety?	☐ Yes.	What is t	he hazard?		
	Or do you own any property that needs immediate attention?			iate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	Number, Street, City, State & Zip Code	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 5 of 63

Debtor 1 Lavelle Ashford
Debtor 2 Latrenda D. Thornton

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 6 of 63

	otor 1 otor 2	Lavelle Ashford Latrenda D. Thorn	iton	Documen	in rage o o		mber (if known)		
Par	t 6:	Answer These Questi	ons for Re	porting Purposes					
			16a.						
	,	-		☐ No. Go to line 16b.	,, ,,				
			1	Yes. Go to line 17.					
				Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			I	☐ No. Go to line 16c.					
			1	☐ Yes. Go to line 17.					
			16c.	State the type of debts you ov	we that are not consur	mer debts or bus	iness debts		
17.		ou filing under oter 7?	□ No.	I am not filing under Chapter	7. Go to line 18.				
	after	ou estimate that any exempt erty is excluded and		I am filing under Chapter 7. D are paid that funds will be ava			property is excluded and administrative tors?	e expenses	
	admi	administrative expenses		■ No					
	are paid that funds will be available for distribution to unsecured creditors?		□ Yes						
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000		25,001-50,000			
		you estimate that you owe?	□ 50-99		☐ 5001-10,000		□ 50,001-100,000		
		☐ 100-199 ☐ 200-999		☐ 10,001-25,0	00	☐ More than100,000			
19.		How much do you estimate your assets to	□ \$0 - \$50	•	□ \$1,000,001 ·		□ \$500,000,001 - \$1 billion		
		orth?		1 - \$100,000 01 - \$500,000	□ \$10,000,001 □ \$50,000,001		□ \$1,000,000,001 - \$10 bill □ \$10,000,000,001 - \$50 b		
				01 - \$300,000 01 - \$1 million		1 - \$500 million	☐ More than \$50 billion	illion	
20.		much do you	□ \$0 - \$50	0,000	□ \$1,000,001 ·		□ \$500,000,001 - \$1 billion		
	to be	nate your liabilities ?		1 - \$100,000	□ \$10,000,001 □ \$50,000,001		□ \$1,000,000,001 - \$10 bi □ \$10,000,000,001 - \$50 b		
				01 - \$500,000 01 - \$1 million		- \$100 million 11 - \$500 million		HIIION	
Par	+ <b>7</b> ·	Sign Below		, , , , , , , , , , , , , , , , , , ,					
	you	Oigii Below	I have exa	mined this petition, and I decl	lare under penalty of r	periury that the in	nformation provided is true and correct		
	you			•	. , ,	, ,	·		
				have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, ited States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
				o attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this cument, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
			I request re	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
							ey or property by fraud in connection of 20 years, or both. 18 U.S.C. §§ 152, 1		
			/s/ Lavell	le Ashford		/s/ Latrenda			
			Lavelle A Signature	Ashford of Debtor 1		Latrenda D. Signature of De			
			Executed of	October 30, 2017  MM / DD / YYYY			October 30, 2017 MM / DD / YYYY		

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 7 of 63

Debtor 1	Lavelle Ashford	Document	rage / 0103	
	Latrenda D. Thornton		Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Marc C. S	scheinbaum	Date	October 30, 2017	
Signature of At	torney for Debtor		MM / DD / YYYY	
Marc C. Sch	einbaum			
Printed name				
Scheinbaum Firm name	& West, LLC			
P. O. Box 50 Vernon Hills	009 , IL 60061-5009			
Number, Street, City	y, State & ZIP Code			
Contact phone	315-636-4676	Email address	amerlincat@aol.com	
6180394				
Bar number & State	l.			

Entered 10/30/17 15:37:35 Desc Main Case 17-32453 Doc 1 Filed 10/30/17

		1700.11111	tii Paut o ui us	
Fill in this infor	mation to identify your	case:		
Debtor 1	Lavelle Ashford			
	First Name	Middle Name	Last Name	
Debtor 2	Latrenda D. Thor	nton		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	178,200.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	178,200.00
Paı	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	30,500.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	3,073.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	61,586.00
	Your total liabilities	\$	95,159.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,184.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,173.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main

Debtor 1 Lavelle Ashford
Debtor 2 Latrenda D. Thornton Document Page 9 of 63

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

7,500.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	3,073.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	3,073.00

	Cas	se 17-32453 Doc 1	Filed 10/30/17	Entered 10/30/17	7 15:37:35	Des	sc Main
Fill i	n this inform	ation to identify your case and t		Paue IV VII VII			
Debt	tor 1	Lavelle Ashford					
			le Name	Last Name			
Debt Spous	tor 2 se, if filing)	Latrenda D. Thornton First Name Middl	le Name	Last Name			
Unite	ed States Ban	kruptcy Court for the: NORTHEF	RN DISTRICT OF ILLIN	IOIS			
Caca	e number					1	П о тил
Case	, mumber			-			☐ Check if this is an amended filing
SC n eac hink i	hedule th category, sel it fits best. Be nation. If more	m 106A/B  A/B: Property  parately list and describe items. List as complete and accurate as possib space is needed, attach a separate sign.	ole. If two married people	are filing together, both are e	qually responsibl	le for sup	plying correct
	er every questi						
Part '	Describe E	ach Residence, Building, Land, or O	ther Real Estate You Ow	n or Have an Interest in			
. Do	you own or ha	ave any legal or equitable interest in	any residence, building,	land, or similar property?			
	No. Go to Part 2	2.					
1.1	NONE		What is the property	<b>?</b> Check all that apply			
_	NONE Street address, if	available, or other description	Single-family h				ms or exemptions. Put claims on Schedule D:
	Oncor address, in	available, or other decomption	☐ Duplex or multi	-			s Secured by Property.
			☐ Manufactured o	or mobile home	Current value of entire property?		Current value of the portion you own?
-	City	State ZIP Code	□ Investment pro	pperty	\$	0.00	\$0.00
			☐ Timeshare ☐ Other				our ownership interest
				in the property? Check one	(such as fee sim a life estate), if k		ncy by the entireties, or
			Debtor 1 only	,			
-	0		Debtor 2 only				
	County		Debtor 1 and D	Debtor 2 only the debtors and another	Check if this		nunity property
				ou wish to add about this item	`	15)	
				B			
		r value of the portion you own fove attached for Part 1. Write that					\$0.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 11 of 63

Debto Debto		avelle Ashford atrenda D. Th		C	ase number (if known)	
. Car	s, vans,	trucks, tractors	s, sport utility vel	hicles, motorcycles		
	10					
Y	'es					
3.1	Make: Model:	VW Touareg		Who has an interest in the property? Check one ☐ Debtor 1 only	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: hims Secured by Property.
г		2009 mate mileage: formation:	50,000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
				☐ Check if this is community property (see instructions)	\$13,000.00	\$13,000.00
3.2	Make: Model: Year:	Honda Civic 2014	25.000	Who has an interest in the property? Check one ☐ Debtor 1 only ☐ Debtor 2 only	the amount of any secur Creditors Who Have Cla Current value of the	claims or exemptions. Put ed claims on Schedule D: hims Secured by Property. Current value of the
г		nate mileage: formation:	35,000	■ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another	entire property?	portion you own?
				☐ Check if this is community property (see instructions)	\$15,000.00	\$15,000.00
3.3	Make: Model:	Mazda 3		Who has an interest in the property? Check one ☐ Debtor 1 only	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
r		2007 mate mileage: formation:	110,000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
				☐ Check if this is community property (see instructions)	\$4,000.00	\$4,000.00
Exam ■ N □ Y	mples: B	loats, trailers, mo	otors, personal wa	d other recreational vehicles, other vehicles, are tercraft, fishing vessels, snowmobiles, motorcycle on for all of your entries from Part 2, including a chat number here	accessories ny entries for	\$32,000.00
			and Household Ite	ems erest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Exa	amples: No	goods and furn Major appliances escribe		china, kitchenware		·
				beds, living room furniture, dining room then appliances, washer, dryer, 4 TVs, 2 co		\$1,800.00

Official Form 106A/B Schedule A/B: Property page 2

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Page 12 of 63 Document Debtor 1 Lavelle Ashford Debtor 2 Latrenda D. Thornton Case number (if known) 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$400.00 computer 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments □ No Yes. Describe..... \$100.00 golf clubs 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment □ No Yes. Describe..... \$500.00 gun 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$800.00 men's, women's and children's clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... wedding ring, rings, bracelet, necklace, misc costume jewelry \$800.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$4,400.00

Part 4: Describe Your Financial Assets

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 13 of 63

Debtor 1 Debtor 2	Latrenda D. Ti		Case number (if known)	
			Do no	n you own? t deduct secured or exemptions.
□ No	mples: Money you ha	ve in your wallet, in your ho	ome, in a safe deposit box, and on hand when you file your petition	
			Cash	\$200.00
			punts; certificates of deposit; shares in credit unions, brokerage houses, and with the same institution, list each.	other similar
	S		Institution name:	
		17.1. savings	ABRI Credit Union	\$100.00
		2 checking 17.2. accounts	Bank of America	\$1,000.00
joint ■ No	venture		orated and unincorporated businesses, including an interest in an LLC	, partnership, and
☐ Yes	s. Give specific infor	mation about them Name of entity:	 % of ownership:	
Nego Non- ■ No	otiable instruments in negotiable instrumer	clude personal checks, cas nts are those you cannot tra	otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders. shiers to someone by signing or delivering them.	
⊔ Yes	s. Give specific inforr	nation about them Issuer name:		
<i>Exan</i> □ No	•	A, ERISA, Keogh, 401(k), 4	103(b), thrift savings accounts, or other pension or profit-sharing plans	
■ Yes	s. List each account s	separately. Type of account:	Institution name:	
		M.E.R.S.	State of Illinois	\$120,000.00
		deferred comp	State of Illinois	\$19,000.00
Your		deposits you have made so	that you may continue service or use from a company public utilities (electric, gas, water), telecommunications companies, or othe	rs
	3		Institution name or individual:	
		security deposit	landlord	\$1,500.00

Entered 10/30/17 15:37:35 Case 17-32453 Doc 1 Filed 10/30/17 Desc Main Page 14 of 63 Document Debtor 1 Lavelle Ashford Case number (if known) Debtor 2 Latrenda D. Thornton 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No

☐ Yes. Describe each claim.......

	Case 17-32453	B Doc 1	Filed 10/30/17 Document	Entered 1 Page 15 of	0/30/17 15:37:35 63	Desc Main
Debi		on	2 000	. 0.90 _0 0.	Case number (if known)	
34. <b>(</b>	Other contingent and unliquid	ated claims of	every nature, includin	g counterclaims	of the debtor and rights to	set off claims
	l No		•		J	
	Yes. Describe each claim					
35. <i>F</i>	Any financial assets you did n	ot already list				
_	l No	<b>,</b>				
	Yes. Give specific information	ı				
36.	Add the dollar value of all of for Part 4. Write that number	•	,	, , ,	, ,	\$141,800.00
Part	5: Describe Any Business-Relate	ed Property You	Own or Have an Interest	In. List any real esta	ate in Part 1.	
37. <b>D</b>	o you own or have any legal or ed	uitable interest	in any business-related p	roperty?		
	No. Go to Part 6.					
	Yes. Go to line 38.					
Part	6: Describe Any Farm- and Com If you own or have an interest in			n or Have an Intere	st In.	
46. <b>[</b>	Oo you own or have any legal	or equitable in	terest in any farm- or	commercial fishir	ng-related property?	
	No. Go to Part 7.	o. 04			.g .c.a.ca p. opcy .	
	☐ Yes. Go to line 47.					
Part	7: Describe All Property Yo	u Own or Have a	an Interest in That You Did	Not List Above		
53 <b>[</b>	Do you have other property of	any kind you	did not already list?			
	Examples: Season tickets, cour					
	No					
	Yes. Give specific information.					
E 4	Add the deller velve of all of	varr antrica fr	om Dort 7 Write that w			<b>#0.00</b>
54.	Add the dollar value of all of	your entries in	om Part 7. Write that n	umber nere		\$0.00
Part	8: List the Totals of Each Pa	rt of this Form				
rait	c. Elst the Totals of Edon't di	11 01 11113 1 01111				
55.	Part 1: Total real estate, line	2				\$0.00
56.	Part 2: Total vehicles, line 5		_	\$32,000.00		
57.	Part 3: Total personal and ho		s, line 15	\$4,400.00		
58.	Part 4: Total financial assets			\$141,800.00		
59.	Part 5: Total business-related Part 6: Total farm- and fishing			\$0.00		
60. 61.	Part 7: Total other property n			\$0.00		
01.	rant r. rotal other property n	ioi iisieu, iiile i	· · · · · · · · · · · · · · · · · · ·	\$0.00		
62.	Total personal property. Add	lines 56 throug	h 61	\$178,200.00	Copy personal property t	otal <b>\$178,200.00</b>
63.	Total of all property on Sche	dule A/B. Add	ine 55 + line 62			\$178,200.00

Official Form 106A/B Schedule A/B: Property page 6

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main

		17(7(3)11)		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Lavelle Ashford			
	First Name	Middle Name	Last Name	
Debtor 2	Latrenda D. Thor	nton		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Id	entify the	Property	/ You C	Claim as	Exemp	١t
------------	------------	----------	---------	----------	-------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
2014 Honda Civic 35,000 miles Line from Schedule A/B: 3.2	\$15,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Ellie Holli Goricdale FAB. G.E			100% of fair market value, up to any applicable statutory limit		
2014 Honda Civic 35,000 miles Line from Schedule A/B: 3.2	\$15,000.00		\$1,600.00	735 ILCS 5/12-1001(b)	
Line from Schedule PAB. 3.2			100% of fair market value, up to any applicable statutory limit		
2007 Mazda 3 110,000 miles Line from Schedule A/B: 3.3	\$4,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Line from Schedule AVD. 3.3			100% of fair market value, up to any applicable statutory limit		
2007 Mazda 3 110,000 miles Line from Schedule A/B: 3.3	\$4,000.00		\$1,600.00	735 ILCS 5/12-1001(b)	
Ellie Holli Goricdale FAB. 3.3			100% of fair market value, up to any applicable statutory limit		
golf clubs Line from Schedule A/B: 9.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
LINE HOIN SCHEUUIE PVD. 3.1			100% of fair market value, up to any applicable statutory limit		

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 17 of 63

Lavelle Ashford Debtor 1 Latrenda D. Thornton Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B qun 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 10.1 100% of fair market value, up to any applicable statutory limit men's, women's and children's 735 ILCS 5/12-1001(a) \$800.00 \$800.00 clothing П Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit wedding ring, rings, bracelet, 735 ILCS 5/12-1001(b) \$800.00 \$800.00 necklace, misc costume jewelry Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit 2 checking accounts: Bank of 735 ILCS 5/12-1001(b) \$1,000.00 \$1,000.00 **America** Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit M.E.R.S.: State of Illinois 735 ILCS 5/12-1006 100% \$120,000.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit deferred comp: State of Illinois 735 ILCS 5/12-1006 100% \$19,000.00 Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit security deposit: landlord 735 ILCS 5/12-1001(b) \$1,500.00 \$1,500.00 Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main

	Docur	nent Page 18	3 of 63		
Fill in this information to identify	y your case:				
Debtor 1 Lavelle Ash	ford				
First Name	Middle Name	Last Name			
Debtor 2 Latrenda D.	Thornton				
(Spouse if, filing) First Name	Middle Name	Last Name		•	
United States Bankruptcy Court fo	r the: NORTHERN DISTRI	CT OF ILLINOIS			
Case number					
(if known)					if this is an
				amend	ded filing
Official Form 106D					
	oro Who Llovo Cl	oimo Coouro	d by Droport		40/45
Schedule D: Credit	ors who have Ci	aims secure	a by Propert	<u>y                                    </u>	12/15
Be as complete and accurate as poss is needed, copy the Additional Page,					
number (if known).					
Do any creditors have claims secu-	,, , , ,				
☐ No. Check this box and sub	omit this form to the court with	your other schedules. Y	ou have nothing else t	o report on this form.	
Yes. Fill in all of the information	ation below.				
Part 1: List All Secured Claim	S				
2. List all secured claims. If a creditor	has more than one secured claim	list the creditor separately	Column A	Column B	Column C
for each claim. If more than one credite	or has a particular claim, list the ot	her creditors in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alph	nabetical order according to the cre	editor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Capital One Auto Finance	ce Describe the property the	at secures the claim:	\$11,000.00	\$15,000.00	\$0.00
Creditor's Name	2014 Honda Civic 3	5,000 miles			
	As of the date you file, th	e claim is: Check all that			
P.O. Box 260848	apply.				
Plano, TX 75026-0848	Contingent				
Number, Street, City, State & Zip Code					
Who owes the debt? Check one.	☐ Disputed  Nature of lien. Check all	that annly			
Debtor 1 only	_	le (such as mortgage or se	cured		
Debtor 2 only	car loan)	ic (such as mortgage of se	ourca		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as	tay lian machanic's lian)			
At least one of the debtors and ano	_ ′ `	,			
☐ Check if this claim relates to a community debt	Other (including a right	automobil	e loan		
Date debt was incurred	Last 4 digits of ac	count number XXXX			
Dell Financial Services	1		40.000.00	<b>#</b> 400.00	40.000.00
Webbank	Describe the property the	at secures the claim:	\$2,600.00	\$400.00	\$2,200.00
Creditor's Name	computer				
P O Box 81607	As of the date you file, th	e claim is: Check all that			
Austin, TX 78708	apply.  Contingent				
Number, Street, City, State & Zip Code					
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all	that apply.			
☐ Debtor 1 only	☐ An agreement you mad	le (such as mortgage or se	cured		
Debtor 2 only	car loan)				
■ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as	tax lien, mechanic's lien)			
lacksquare At least one of the debtors and ano	ther    Judgment lien from a la	wsuit			
☐ Check if this claim relates to a community debt	Other (including a right	to offset) p.m.s.i.			
Date debt was incurred	Last 4 digits of ac	count number 3xxx			
	•				

Official Form 106D

# Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 19 of 63

Debtor 1	Lavelle Ashford				Case number (if know)		
	First Name	Middle Name	Last Name	<del></del>			
Debtor 2							
	First Name	Middle Name	Last Name				
2.3 <b>GN</b>	l Financial	Describe	the property that secures	the claim:	\$16,900.00	\$13,000.00	\$3,900.00
Cred	litor's Name	2009 VV	V Touareg 50,000 m	iles			
	D Box 183593 ington, TX 76096	As of the apply.	date you file, the claim is	: Check all that			
Num	ber, Street, City, State & Zip Co						
Who owe	es the debt? Check one.	☐ Dispute					
☐ Debtor	•	☐ An agr car loa	eement you made (such as an)	s mortgage or se	cured		
■ Debtor	1 and Debtor 2 only	☐ Statuto	ory lien (such as tax lien, m	echanic's lien)			
☐ At leas	t one of the debtors and ar	nother 🔲 Judgm	ent lien from a lawsuit				
	if this claim relates to a nunity debt	Other (	including a right to offset)	automobile	e loan		
Date debt	was incurred	Las	st 4 digits of account num	nber <u>xxxx</u>			
Add the	dollar value of your entr	ies in Column A on	this page. Write that nur	nber here:	\$30,500.0	00	
	the last page of your for at number here:	m, add the dollar v	alue totals from all pages	s.	\$30,500.0		

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main

			Document	Page	20 of 6	33		
Fill	I in this inforn	nation to identify your c	ase:					
De	btor 1	Lavelle Ashford						
		First Name	Middle Name	Last Name	)			
	btor 2	Latrenda D. Thorn						
(Spo	ouse if, filing)	First Name	Middle Name	Last Name				
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS				
Ca	se number							
(if kı	nown)						_	if this is an ed filing
∩f	ficial Form	106E/F						
			ho Have Unsecured	Claim	S			12/15
Sch Sch left.	edule G: Execut edule D: Credito	tory Contracts and Unexpi ors Who Have Claims Secu tinuation Page to this page	hat could result in a claim. Also li red Leases (Official Form 106G). D red by Property. If more space is i s. If you have no information to rep	o not incluneeded, co	de any cree py the Part	ditors with partially s you need, fill it out,	secured claims that a number the entries ir	re listed in the boxes on the
Pa	rt 1: List Al	ll of Your PRIORITY Uns	secured Claims					
1.	Do any credito	ors have priority unsecured	claims against you?					
	☐ No. Go to Pa	art 2.						
	Yes.							
2.	identify what typ possible, list the	be of claim it is. If a claim has e claims in alphabetical order	If a creditor has more than one prior both priority and nonpriority amount according to the creditor's name. If ticular claim, list the other creditors in	ts, list that o you have m	laim here a	nd show both priority a	and nonpriority amount	s. As much as
	(For an explana	ation of each type of claim, se	ee the instructions for this form in the	instruction	booklet.)			
						Total claim	Priority amount	Nonpriority amount
2.1	Illinois I	Dept of Revenue	Last 4 digits of accoun	nt number	5238	\$200.00	\$200.00	\$0.00
	Priority Cre	editor's Name ptcy Section	When was the debt in					
		o, IL 60664-0338	As of the date year file	the eleim	ia. Ohl	II dhad anab.		
		treet City State Zlp Code  If the debt? Check one.	As of the date you file	, the claim	is: Check a	ш тпат арріу		
	Debtor 1 o		☐ Contingent					
	_	•	Unliquidated					
	☐ Debtor 2 o	•	☐ Disputed					
	Debtor 1 a	nd Debtor 2 only	Type of PRIORITY uns		im:			
	At least on	e of the debtors and another	☐ Domestic support of	bligations				
	☐ Check if the	his claim is for a communi	ty debt Taxes and certain or	ther debts y	ou owe the	government		
	_	subject to offset?	☐ Claims for death or	personal inj	ury while yo	u were intoxicated		
	■ No		Other. Specify					

☐ Yes

2016 personal income taxes

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 21 of 63

	Latrenda D. Thornton		C	Case nur	mber (if know)		
Pric	ternal Revenue Service ority Creditor's Name	Last 4 digits of account number	321	10	\$2,873.00	\$2,873.0	\$0.00
Ph	O. Box 7346 niladelphia, PA 19101-7346 mber Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim	ia. Cl	anak all th	not apply		
	ncurred the debt? Check one.	Contingent	i <b>s.</b> Oi	ieck all li	іат арріу		
☐ De	ebtor 1 only	☐ Unliquidated					
☐ De	ebtor 2 only	☐ Disputed					
■ De	btor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:				
☐ At	least one of the debtors and another	☐ Domestic support obligations					
Is the	neck if this claim is for a community debt claim subject to offset?	■ Taxes and certain other debts y □ Claims for death or personal inju		•			
■ No □ Yes		Other. Specify					_
Part 2:	List All of Your NONPRIORITY Unsecu	red Claims					
unsecur	of your nonpriority unsecured claims in the red claim, list the creditor separately for each cle creditor holds a particular claim, list the other	aim. For each claim listed, identify wh	at typ	e of clain	n it is. Do not list claim	s already includ	led in Part 1. If more
						Т	otal claim
4.1 <b>AE</b>	BRI Credit Union	Last 4 digits of account numb	er	13xx			\$2,000.00
13	npriority Creditor's Name 850 W. Renwick Road omeoville, IL 60446	When was the debt incurred?	-				
Nu	mber Street City State Zlp Code no incurred the debt? Check one.	As of the date you file, the clai	m is:	Check a	II that apply		
	Debtor 1 only	☐ Contingent					
	Debtor 1 only Debtor 2 only	☐ Contingent☐ Unliquidated					
_	•	_					
•	Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsect	ıred (	claim:			
	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community	☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecu ☐ Student loans					
■ □ del	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsect			ement or divorce that	you did not	
□ □ del Is t	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community bt	☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecu ☐ Student loans ☐ Obligations arising out of a s	epara	ition agre		you did not	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 22 of 63

Latrenda D. Thornton	Case number (if know)					
Allstate Insurance	Last 4 digits of account number 3506	\$0.00				
Nonpriority Creditor's Name 9022 Heritage Parkway attn: Marcelo Diaz Woodridge, IL 60517	When was the debt incurred?					
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
Who incurred the debt? Check one.						
Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
■ Debtor 1 and Debtor 2 only	☐ Disputed					
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
$\square$ Check if this claim is for a community	☐ Student loans					
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims					
■ No	□ Debts to pension or profit-sharing plans, and other similar debts					
Yes	Other. Specify insurance claim for theft of 2008 Audi A 4					
Allstate Property and Casualty Ins Nonpriority Creditor's Name	Last 4 digits of account number 3506	\$0.00				
PO Box 40047	When was the debt incurred?					
Roanoke, VA 24022-0047	-					
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
☐ Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
■ Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
☐ Check if this claim is for a community	☐ Student loans					
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
■ No	Debts to pension or profit-sharing plans, and other similar debts					
Yes	Other. Specify notice only					
American Foods Out / Ourselmann						
American Eagle Out / Synchrony Bank	Last 4 digits of account number 0034	\$290.00				
Nonpriority Creditor's Name Attn: Bankruptcy Dept	When was the debt incurred?	<u>-</u>				
P O Box 965060						
Orlando, FL 32896-5060	-					
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
Debtor 1 only	Поли					
Debtor 2 only	☐ Contingent					
	☐ Unliquidated					
■ Debtor 1 and Debtor 2 only	Disputed					
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not					
Is the claim subject to offset?	report as priority claims					
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts					
Yes	■ Other. Specify credit card					
	-1 7 -					

Debtor 1 Lavelle Ashford

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Debtor 1 Lavelle Ashford

Debto	Latrenda D. Thornton	Case number (if know)	
4.5	Bank of America	Last 4 digits of account number 1278	\$700.00
	Nonpriority Creditor's Name P.O. Box 982238	When was the debt incurred?	
	El Paso, TX 79998-2238  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify credit card	
4.6	Capital One Master Card	Last 4 digits of account number 1927	\$980.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	P.O. Box 30285 Salt Lake City, UT 84130-0285	when was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card	
4.7	Capital One Master Card	Last 4 digits of account number 3813	\$550.00
	Nonpriority Creditor's Name P.O. Box 30285 Salt Lake City, UT 84130-0285	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	□ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	□ res	Other. Specify credit card	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 24 of 63

Debto	2 Latrenda D. Thornton	Case number (if know)	
4.8 4.9	Capital One Master Card  Nonpriority Creditor's Name P.O. Box 30285 Salt Lake City, UT 84130-0285  Number Street City State Zlp Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes  Capital One Master Card  Nonpriority Creditor's Name P.O. Box 30285 Salt Lake City, UT 84130-0285  Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only  Debtor 1 and Debtor 2 only	When was the debt incurred?  As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Credit card  Last 4 digits of account number When was the debt incurred?  As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed	\$650.00
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured claim:  ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No □ Yes	□ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify _ credit card	
4.1 0	CareCredit / Synchrony Bank	Last 4 digits of account number XXXX	\$1,300.00
	Nonpriority Creditor's Name attn: Bankruptcy Dept P.O. Box 965061 Orlando, FL 32896-5061 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only Debtor 2 only	☐ Contingent ☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Debtor 1 Lavelle Ashford

Debto	Latrenda D. Thornton		Case number (if know)	
4.1	Chicago Eye Consultants	Last 4 digits of account number	Lavelle Ashford	\$120.00
	Nonpriority Creditor's Name 4401 S. Harlem Avenue Stickney, IL 60402	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical set	rvices	
4.1	City of Homewood SS  Nonpriority Creditor's Name	Last 4 digits of account number	1536	\$270.00
	c/o Municipal Collections America 3348 Ridge Road	When was the debt incurred?		
	Lansing, IL 60438-3112  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify red light vio	olation WWBH3J	
4.1	Commonwealth Edison	Last 4 digits of account number	0064	\$700.00
	Nonpriority Creditor's Name 2100 Swift Road Bankruptcy Section / System Credit Oak Brook, IL 60523	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	report as priority claims  Debts to pension or profit-sharin	on plans, and other similar debts	
	— NO	·	ce for service at 8911 S.	
	□Yes	Other. Specify Carpenter S	Street, Chicago, IL 60620	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 26 of 63

	1 Lavelle Ashford 2 Latrenda D. Thornton	Case number (if know)	
4.1 4	Express - Comenity Bank	Last 4 digits of account number 4500	\$1,750.00
	Nonpriority Creditor's Name Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card	
4.1 5	Fingerhut / Webbank	Last 4 digits of account number 8504	\$1,820.00
	Nonpriority Creditor's Name 6250 Ridgewood Road Saint Cloud, MN 56303	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify credit card	
4.1 6	Fingerhut / Webbank	Last 4 digits of account number 4973	\$2,700.00
	Nonpriority Creditor's Name 6250 Ridgewood Road Saint Cloud, MN 56303	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify credit card	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 27 of 63

	1 Lavelle Ashford 2 Latrenda D. Thornton	Case number (if know)	
4.1 7	Gateway One Lending & Finance	Last 4 digits of account number 7xxx	\$12,200.00
	Nonpriority Creditor's Name 160 N. Riverview Drive suite 100 Anaheim, CA 92808	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	automobile deficiency. 2008 Audi A 4 stolen on 7/29/2017. Vehicle insured thru  Allstate Insurance.	
4.1	Illinois Tollway / State of Illinoi	Last 4 digits of account number 0731	\$86.00
8	Nonpriority Creditor's Name	Last 4 digits of account number	<del></del>
	Violation Processing Center P O Box 5544	When was the debt incurred?	
	Chicago, IL 60680-5544	- Accepted to the confined and the first of the confined and the confined	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	-	
	Debtor 2 only	Contingent	
	_	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify plate # S173195 (IL)	
4.1 9	Little Company of Mary Hospital  Nonpriority Creditor's Name	Last 4 digits of account number 8513;ious	\$250.00
	2800 W. 95th Street Evergreen Park, IL 60805-2701	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical services	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 28 of 63

	1 Lavelle Ashford 2 Latrenda D. Thornton		Case number (if know)	
4.2 0	Macy's	Last 4 digits of account number	7160	\$280.00
	Nonpriority Creditor's Name Bankruptcy Processing P.O. Box 8053 Mason, OH 45040	When was the debt incurred?		
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify credit card		
4.2	Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number	5995	\$650.00
	10705 S. Jordan Gateway suite 200 South Jordan, UT 84095	When was the debt incurred?		
•	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes	Other Specify credit card		
4.2	Navient - Dept of Education Loan  Nonpriority Creditor's Name	Last 4 digits of account number	3210	\$21,000.00
	P O Box 740351 Atlanta, GA 30374-0351	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify guaranteed	student loan.	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Debtor 1 Lavelle Ashford

Deb	tor 2 Latrenda D. Thornton	Case number (if know)	
4.2	New York & Co / Comenity	Last 4 digits of account number 3541	\$1,220.00
3	Nonpriority Creditor's Name	Last 4 digits of account number 3541	\$1,220.00
	Bankruptcy Department	When was the debt incurred?	
	P.O. Box 182125		
	Columbus, OH 43218-2125	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify <b>credit card</b>	
4.2	Nordatrom Bonk	Last 4 digits of account number 7534	\$650.00
4	Nondstrom Bank Nonpriority Creditor's Name	Last 4 digits of account number 7534	\$650.00
	Colorado Service Center	When was the debt incurred?	
	P O Box 6566		
	Englewood, CO 80155-6566	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify credit card	
4.2	Old Navy / Synchrony Bank	Last 4 digits of account number 2097	\$320.00
5	Nonpriority Creditor's Name	Last 4 digits of account number 2097	Ψ320.00
	attn: Bankruptcy Dept	When was the debt incurred?	
	P.O. Box 965060		
	Orlando, FL 32896-5060		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 30 of 63

	2 Latrenda D. Thornton	Case number (if know)	
4.2	PayPal Pay Smart / Synchrony Bank	Last 4 digits of account number 9069	\$2,100.00
	Nonpriority Creditor's Name attn: Bankruptcy Dept. P.O. Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify credit card	
4.2	People's Gas	Last 4 digits of account number 5238	\$1,350.00
	Nonpriority Creditor's Name 200 East Randolph Street Chicago, IL 60601	When was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
		_ utility service for service at 8911 S.	
	Yes	Other. Specify Carpenter St., Chicago, IL 60620	
4.2	Proactiv Solutions	Last 4 digits of account number 0754	\$90.00
	Nonpriority Creditor's Name P.O. Box 2020 Horlan IA 54503 0004	When was the debt incurred?	
	Harlan, IA 51593-0001  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify purchases on account	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 31 of 63

Debtor Debtor	<ul><li>1 Lavelle Ashford</li><li>2 Latrenda D. Thornton</li></ul>	Document 1 age 3.	Case number (if know)	
4.2 9	Target National Bank	Last 4 digits of account number	6079	\$900.00
	Nonpriority Creditor's Name c/o Target Credit Services P.O. Box 1581 Minneapolis, MN 55440-1581	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify credit card		
4.3	Target National Bank Nonpriority Creditor's Name	Last 4 digits of account number	8972	\$1,780.00
	c/o Target Credit Services P.O. Box 1581 Minneapolis, MN 55440-1581	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify credit card		
4.3	UI Health Mile Square Health Center Nonpriority Creditor's Name	Last 4 digits of account number	ford	\$60.00
	1220 S. Wood Street Chicago, IL 60608-3407	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical ser	rvices	

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 32 of 63

Debto	Latrenda D. Thornton	Case number (if know)	
4.3	University of Illinois at Chicago	Last 4 digits of account number 2570	\$400.00
	Nonpriority Creditor's Name 135 South LaSalle Street Box 3293	When was the debt incurred?	
	Chicago, IL 60674-3293  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical services	
4.3	University of Illinois Heavital	ford	£200.00
3	University of Illinois Hospital  Nonpriority Creditor's Name	Last 4 digits of account number ford	\$300.00
	1801 W. Taylor Street Chicago, IL 60612	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical services	
4.3	Verizon Wireless	Last 4 digits of account number 0001	\$2,100.00
	Nonpriority Creditor's Name c/o Diversified Consultants P O Box 551268	When was the debt incurred?	
	Jacksonville, FL 32255-1268	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify utility service	

Debtor 1 Lavelle Ashford

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Debtor 1 Lavelle Ashford

Debtor	2 Latrenda D. Thornton		Case number (if know)	
4.3	Victoria's Secret - Comenity Bank	Last 4 digits of account number	8475	\$330.00
	Nonpriority Creditor's Name attn: Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125	When was the debt incurred?		-
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify credit card	g prano, and other emiliar debte	
				-
4.3 6	Village of Calumet Park	Last 4 digits of account number	5937	\$200.00
	Nonpriority Creditor's Name c/o Municipal Collection Services P O Box 327 Palos Heights, IL 60463-0327	When was the debt incurred?		-
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify ticket # 17071004	11351404	-
4.3	Wal-Mart / Synchrony Bank		7779	\$100.00
7	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ100.00
	attn: Bankruptcy Dept. P O Box 965060 Orlando, FL 32896-5060	When was the debt incurred?		-
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify credit card		

#### Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 34 of 63

Debtor 1 Lavelle Ashford Debtor 2 Latrenda D. Thornton Case number (if know) 4.3 \$710.00 Wal-Mart / Synchrony Bank 1116 Last 4 digits of account number 8 Nonpriority Creditor's Name attn: Bankruptcy Dept. When was the debt incurred? P O Box 965060 Orlando, FL 32896-5060 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes credit card Other, Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Allstate Indemnity Company** Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P O Box 3589 ■ Part 2: Creditors with Nonpriority Unsecured Claims Akron, OH 44309-3589 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Allstate Insurance Line **4.3** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Allstate Cash Processing Part 2: Creditors with Nonpriority Unsecured Claims P O Box 650271 Dallas, TX 75265-0271 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Merrick Bank Line 4.21 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 9201 ■ Part 2: Creditors with Nonpriority Unsecured Claims attn: dispute department Old Bethpage, NY 11804 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? PayPal Pay Credit Line 4.26 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims attn: Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims P.O. Box 5138 Timonium, MD 21094 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Sallie Mae student loan Line 4.22 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 9500 Part 2: Creditors with Nonpriority Unsecured Claims Wilkes Barre, PA 18773-9500 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Line 4.22 of (Check one): U.S. Department of Education ☐ Part 1: Creditors with Priority Unsecured Claims **Direct Loan Servicing Center** Part 2: Creditors with Nonpriority Unsecured Claims P. O. Box 530260 Atlanta, GA 30353-0260 Last 4 digits of account number

Official Form 106 E/F

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

# Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 35 of 63

Debtor 1 Lavelle Ashford  Debtor 2 Latrenda D. Thornton		Case number (if know)	
University of Illinois Medical Cent	Line <b>4.32</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims	
P.O. Box 12199		Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago, IL 60612-0199	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Verizon Wireless	Line <b>4.34</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims	
correspondence team P O Box 5029 Wallingford, CT 06492		Part 2: Creditors with Nonpriority Unsecured Claims	
waningioru, C1 00432	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Verizon Wireless	Line <b>4.34</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims	
P.O. Box 650051 Dallas, TX 75265		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Danas, 17, 10200	Last 4 digits of account number		

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	3,073.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	3,073.00
				1	Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	• • • • • • • • • • • • • • • • • • • •	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	61,586.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	61,586.00

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main

		1700.111116	111 FAUE 30 01 03		
Fill in this inform	mation to identify your	case:			
Debtor 1	Lavelle Ashford				
	First Name	Middle Name	Last Name		
Debtor 2	Latrenda D. Thornton				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS			
Case number _					

### Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for		
2.1 landlord	Debtors have a month-to-month lease an will continue to make monthly rent payments		

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main

		Docume	nt Page 37 d	of 63
Fill in this i	nformation to identify your	case:		
Debtor 1	Lavelle Ashford			
DCDIOI 1	First Name	Middle Name	Last Name	
Debtor 2	Latrenda D. Thori	nton		
(Spouse if, filing		Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Casa numba	or.			
Case number (if known)	<del></del>			☐ Check if this is an
				amended filing
Codebtors a people are fill it out, and your name a  1. Do your No  No Yes  2. Withi	iling together, both are equal number the entries in the and case number (if known) ou have any codebtors? (If y	re also liable for any deb ally responsible for supp boxes on the left. Attach . Answer every question you are filing a joint case, of	olying correct informate the Additional Page to the Addition	ry? (Community property states and territories include
☐ Yes.  3. In Column in line 2 Form 10	2 again as a codebtor only i 06D), Schedule E/F (Official	ors. Do not include your f that person is a guaran	spouse as a codebtor tor or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 16G). Use Schedule D, Schedule E/F, or Schedule G to fill
out Col	umn 2.			
	olumn 1: Your codebtor ame, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
				_
3.1	ame			□ Schedule D, line
INC	anie			Schedule E/F, line
				☐ Schedule G, line
	umber Street ity	State	ZIP Code	_
3.2	ame			Schedule D, line
IN	umo			☐ Schedule E/F, line
				☐ Schedule G, line
N	umber Street			_
Ci	ity	State	ZIP Code	

### Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 38 of 63

Fill in this informa	tion to identify your case:	
Debtor 1	Lavelle Ashford	
Debtor 2 (Spouse, if filing)	Latrenda D. Thornton	
United States Bar	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:  An amended filing  A supplement showing postpetition chapter
Official Fo	orm 106I	13 income as of the following date:  MM / DD/ YYYY

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### **Describe Employment** Fill in your employment **Debtor 1** Debtor 2 or non-filing spouse information. ■ Employed Employed If you have more than one job, **Employment status** attach a separate page with ■ Not employed ■ Not employed information about additional employers. Occupation correctional transportation full time student Include part-time, seasonal, or self-employed work. State of Illinois - Stateville Employer's name Prison Occupation may include student or homemaker, if it applies. **Employer's address** 325 W. Adams Street **Springfield, IL 62704-1871** How long employed there? 17 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 7,500.00 0.00 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 0.00 +\$ 0.00 3. Calculate gross Income. Add line 2 + line 3. 7,500.00 \$ 0.00

Official Form 106I Schedule I: Your Income page 1

## Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 39 of 63

	tor 1 tor 2	Lavelle Ashford Latrenda D. Thornton	_		Case	number (if I	knowi	1) _					
					For	Debtor 1				Debtor 2			
	Cop	by line 4 here	4.		\$	7,50	0.0	)	\$		0.00	_	
5.	List	all payroll deductions:											
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$	1,24	8.0	D	\$		0.00	)	
	5b.	Mandatory contributions for retirement plans	5b	ο.	\$		6.0		\$		0.00		
	5c.	Voluntary contributions for retirement plans	50	Э.	\$		0.0	0	\$		0.00	)	
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.0	0	\$		0.00	)	
	5e.	Insurance	56		\$_	33	6.0	)	\$		0.00	_	
	5f.	Domestic support obligations	5f		\$_		0.0	_	\$		0.00	_	
	5g.	Union dues	50	-	\$_		6.0		—		0.00	_	
_	5h.	Other deductions. Specify:	_	า.+	\$_		0.0				0.00	_	
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	2,31			\$		0.00	_	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	5,18	4.0	)	\$		0.00	_	
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							•				
	٥L	monthly net income.	88		\$_ \$		0.0		\$		0.00	_	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$		0.0	_			0.00	_	
	8d.		80 80		<sup>Φ</sup> _		0.0	_	\$		0.00	_	
	8e.	Social Security	86		\$ -		0.0	_	\$		0.00	_	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	e 8f 8g		\$_ \$_		0.0	0	\$ \$		0.00	_ <u>)</u>	
	8h.	Other monthly income. Specify:		า.+	\$		0.0	_	⊦\$		0.00	_	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$		0.0	D	\$		0.0	_	
10	Cal	aulata manthiu inaama. Add lina 7 u lina 0	40	r.		F 404 00	1.1	Φ		0.00	•	E 404	
10.		culate monthly income. Add line 7 + line 9.  I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Φ_		5,184.00	┤┇	Φ_		0.00	=   \$ _	5,184	.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	dep			•				chedule 11.		0	.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certallies								12.	\$	5,184	.00
13.	Do :	you expect an increase or decrease within the year after you file this form No.	1?								Combi month	ned ly incon	ne
	П	Yes Explain:											

## Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 40 of 63

<b>-</b> 80 8	n this informa	tion to identify yo	ur caca:							
		tion to identity yo	ur case.							
Debt	Debtor 1 Lavelle Ashford							if this is:		
Debtor 2 Latrenda D. Thornton								n amended filing supplement shov	wing postpetition char	oter
(Spo	(Spouse, if filing)								the following date:	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS					IOIS		M	M / DD / YYYY		
1	e number nown)									
Of	ficial Fo	rm 106J								
Sc	hedule	J: Your E	Exper	ises						12/1
Be a info	as complete a rmation. If m nber (if know	and accurate as ore space is nee n). Answer ever	possible. eded, atta y question	If two married people a ch another sheet to this	re filing together, be form. On the top of	oth are ed any addi	qual	ly responsible fo al pages, write y	or supplying correct your name and case	
Part 1.	1: Descr Is this a joir	ibe Your House	hold							
١.	□ No. Go to									
	_	s Debtor 2 live i	n a separ	ate household?						
	. 66. <b>5</b> €									
		_	t file Offici	al Form 106J-2, Expenses	s for Separate House	hold of De	ebto	r 2.		
2.	Do vou have	e dependents?	□ No							
	Do not list Debtor 2.	-	Yes.	Fill out this information for each dependent	Dependent's relati			Dependent's age	Does dependent live with you?	
	Do not state				0 -1:1:1			40.45.44	□ No	
	dependents	names.			3 children			19, 15, 14	■ Yes □ No	
									☐ Yes	
					-				□ No	
									☐ Yes	
									□ No	
3.	Do your exp	enses include	_	No					☐ Yes	
	expenses of	f people other th	han 👝	Yes						
	yourself and	d your depender	nts? —	100						
exp	mate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp						
the		n assistance and		government assistance is luded it on <i>Schedule I:</i>				Your exp	enses	
,5.1		<del></del> ,								
4.		or home owners! and any rent for the		ses for your residence. I r lot.	Include first mortgage	e 4.	\$		1,500.00	
	If not includ	led in line 4:								
	4a. Real e	estate taxes				4a.	\$		0.00	
	•	rty, homeowner's				4b.			20.00	
		maintenance, re owner's associati	•	ipkeep expenses		4c. 4d.			0.00	
5.				our residence, such as ho	ome equity loans		Ф \$		0.00	

## Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 41 of 63

ebtor 1	Lavelle Ashtord			
ebtor 2	Latrenda D. Thornton	Case num	ber (if known)	
. Util	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	280.00
6b.	Water, sewer, garbage collection	6b.	\$	60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	125.00
6d.	Other. Specify: cell telephones	6d.	\$	200.00
Foo	od and housekeeping supplies	7.	\$	700.00
	Idcare and children's education costs	8.	\$	200.00
_	thing, laundry, and dry cleaning	9.	· -	140.00
	sonal care products and services	10.	· · · · · · · · · · · · · · · · · · ·	20.00
	dical and dental expenses	11.	•	120.00
	nsportation. Include gas, maintenance, bus or train fare.		Ψ	120.00
	not include car payments.	12.	\$	520.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	aritable contributions and religious donations	14.	\$	160.00
	urance.			
Do	not include insurance deducted from your pay or included in lines 4 or 20.			
15a	. Life insurance	15a.	\$	67.00
15b	. Health insurance	15b.	\$	0.00
150	. Vehicle insurance	15c.	\$	290.00
150	. Other insurance. Specify:	15d.	\$	0.00
. Tax	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spe	cify:	16.	\$	0.00
	allment or lease payments:			
	. Car payments for Vehicle 1	17a.	\$	523.00
17b	. Car payments for Vehicle 2	17b.	\$	248.00
17c	. Other. Specify:	17c.	\$	0.00
	. Other. Specify:	17d.	\$	0.00
	ir payments of alimony, maintenance, and support that you did not report a		•	0.00
dec	lucted from your pay on line 5, Schedule I, Your Income (Official Form 106I)	. 18.		0.00
	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sch			
	. Mortgages on other property	20a.	· ·	0.00
	. Real estate taxes	20b.	· -	0.00
	. Property, homeowner's, or renter's insurance	20c.	·	0.00
	. Maintenance, repair, and upkeep expenses	20d.	· -	0.00
	. Homeowner's association or condominium dues	20e.	·	0.00
. Oth	er: Specify:	21.	_+\$	0.00
Cal	culate your monthly expenses			
	. Add lines 4 through 21.		\$	5,173.00
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	3,173.00
				F 470 00
220	. Add line 22a and 22b. The result is your monthly expenses.		\$	5,173.00
. Cal	culate your monthly net income.			
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,184.00
	. Copy your monthly expenses from line 22c above.	23b.		5,173.00
	1 / / - · · · · · · · · · · · · · · · · ·	_00.	*	0,170.00
230	. Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	11.00
	,			
	you expect an increase or decrease in your expenses within the year after y			
	example, do you expect to finish paying for your car loan within the year or do you expect yo	ur mortgage p	payment to increase	e or decrease because of
	ification to the terms of your mortgage?			
	Yes. Explain here:			

## Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 42 of 63

Fill in this i	information to identify yo	ur case:			
Debtor 1	Lavelle Ashford	d			
	First Name	Middle Name	Last Name		
Debtor 2	Latrenda D. Th				
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the	e: NORTHERN DISTRIC	T OF ILLINOIS		
Case numb	er				
(if known)				☐ Check if this is	
				amended filing	
Official F	Form 106Dec				
Decla	ration About	an Individua	I Debtor's Sche	dules	12/15
f two marrie	ed people are filing toget	her, both are equally resp	onsible for supplying correct in	formation.	
				ng a false statement, concealing prope s up to \$250,000, or imprisonment for u	
	oth. 18 U.S.C. §§ 152, 1341		ikrupicy case can result in fine	s up to \$250,000, or imprisonment for u	ριο 20
, ,	<b>00</b> 1, 1	,,			
	•				
	Sign Below				
Did yo	ou pay or agree to pay so	meone who is NOT an atto	orney to help you fill out bankru	ptcy forms?	
•	.,		, , ,		
■ N	lo				
ΠΥ	es. Name of person			Attach Bankruptcy Petition Preparer's	Motica
·	es. Name of person			Declaration, and Signature (Official Fo	
				, ,	,
	penalty of perjury, I decla ey are true and correct.	re that I have read the sur	mmary and schedules filed with	this declaration and	
mat me	ey are true and correct.				
X /s/	Lavelle Ashford		X /s/ Latrenda D.	Thornton	
La	velle Ashford		Latrenda D. The		
Sig	gnature of Debtor 1		Signature of Debto	r 2	
Da	ate October 30, 2017		Date <b>October</b>	80 2017	
Du	2010001 00, 2017			70, 2011	

## Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 43 of 63

Filli	n this inforn	nation to identify your	case:			
Deb	tor 1	Lavelle Ashford				
		First Name	Middle Name	Last Name		
Deb	tor 2	Latrenda D. Thor	rnton			
(Spou	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case	e number					
(if kno	own)					heck if this is an mended filing
	icial Fo					
Sta	tement	of Financial A	Affairs for Indivi	duals Filing for E	Bankruptcy	4/16
					equally responsible for sup	
		n). Answer every ques		tills form. On the top of an	y additional pages, write you	ii iiaiiie aiiu case
Part	1. Give D	Notaile About Vour Ma	rital Status and Where Yo	u Lived Refore		
				u Liveu Belole		
1.	What is you	r current marital statu	s?			
	<ul><li>■ Married</li><li>□ Not mar</li></ul>	ried				
2.	During the Is	est 3 years have you	lived anywhere other than	where you live now?		
<b>-</b> .	burning the it	ist 5 years, nave you	iived anywhere other than	where you live now :		
	No					
	☐ Yes. Lis	t all of the places you li	ved in the last 3 years. Do r	not include where you live now	V.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
3.	Within the la	ıst 8 vears. did vou ev	er live with a spouse or le	gal equivalent in a commun	nity property state or territory	? (Community property
					ico, Texas, Washington and W	
	■ No					
	_	ike sure vou fill out Sch	edule H: Your Codebtors (C	Official Form 106H)		
		ine sure you iii out oon	cadic 11. Tour Coacbiors (C	omolari omi roorij.		
Part	2 Explai	n the Sources of You	r Income			
4	Did you have	e any income from em	nlovment or from operati	na a husiness durina this v	ear or the two previous caler	ndar vears?
	Fill in the tota	l amount of income you	received from all jobs and	all businesses, including part ve together, list it only once u	-time activities.	idai youro.
	□ No					
	_ 140	in the details.				
	Tes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$68,000.00	■ Wages, commissions, bonuses, tips	\$0.00
			_		_	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 44 of 63

Lavelle Ashford Debtor 1 Debtor 2 Latrenda D. Thornton Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$74,000.00 \$3,000.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$67,000.00 \$4,900.00 Wages, commissions. Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 **Gross income** Sources of income Gross income from Sources of income Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address

Creditor's Name and Address	Dates of payment	paid	still owe	was this payment for
GM Financial P O Box 183593 Arlington, TX 76096		\$523.00	\$17,000.00	<ul> <li>☐ Mortgage</li> <li>☐ Car</li> <li>☐ Credit Card</li> <li>☐ Loan Repayment</li> <li>☐ Suppliers or vendors</li> <li>☐ Other</li> </ul>

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 45 of 63

Debtor 2 Latrenda D. Thornton Case number (if known) **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ... paid still owe **Capital One Auto Finance** \$11,000.00 \$248.00 ☐ Mortgage P.O. Box 260848 ■ Car Plano, TX 75026-0848 ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο П Yes

Debtor 1

Lavelle Ashford

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 46 of 63

Debtor Debtor			Document	Case num	nber (if known)	
Part 5:	List Certain Gifts and Contribution	ons				
G pe	ithin 2 years before you filed for bank  No  Yes. Fill in the details for each gift.  Fifts with a total value of more than \$6  er person  erson to Whom You Gave the Gift and ddress:	600	did you give any gift Describe the gifts		Dates you gave the gifts	? Value
14. Wi ■ □ G m	ithin 2 years before you filed for bank	contribut			total value of more than  Dates you contributed	\$600 to any charity? Value
	ddress (Number, Street, City, State and ZIP Co	de)				
15. <b>Wi</b>	ithin 1 year before you filed for bankr gambling?	uptcy or	since you filed for I	oankruptcy, did you lose	anything because of thef	t, fire, other disaster,
	Describe the property you lost and how the loss occurred  Describe the property you lost and Include			overage for the loss  urance has paid. List pendi of Schedule A/B: Property		Value of property lost
20 A pa	008 Audi A4 stolen on July 29, 017 and never recovered. Illstate Insurance refuses to ay lienholder, Gateway inancial, for the loss.		overage on vehicle	, ,	July 29, 2017	\$7,000.00
co Inc	ithin 1 year before you filed for bankr ensulted about seeking bankruptcy or clude any attorneys, bankruptcy petition	uptcy, di r prepari	ng a bankruptcy pet	ition?		rty to anyone you
	No Yes. Fill in the details.					
A. Ei	erson Who Was Paid ddress mail or website address erson Who Made the Payment, if Not	You	Description and v transferred	alue of any property	Date payment or transfer was made	Amount of payment
38 SI	Green Path, Inc 8505 Country Club Drive uite 210 Carmington, MI 48331		\$24 paid for pre	-filing credit counselir		\$24.00
Р	cheinbaum & West, LLC 2.O. Box 5009 2ernon Hills, IL 60061-5009		\$335 paid for fil for bankruptcy	ing fee and \$800 paid fees.		\$1,135.00

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 47 of 63

Debtor 1 Lavelle Ashford
Debtor 2 Latrenda D. Thornton

Case number (if known)

	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors  Do not include any payment or transfer that you li  No Yes. Fill in the details.	or to make payments			or transfer any proper	ty to anyone who
	Person Who Was Paid Address	Description and vertransferred	alue of any prop	erty	Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus include both outright transfers and transfers madinclude gifts and transfers that you have already long. No	siness or financial affa e as security (such as the	irs? ne granting of a s			
	Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred payments received or debts paid in exchange		s received or debts	Date transfer was made	
	Within 10 years before you filed for bankruptobeneficiary? (These are often called asset-prote  No  Yes. Fill in the details.		y property to a s	elf-settled tr	ust or similar device o	of which you are a
	Name of trust	Description and v	alue of the prope	erty transfer	red	Date Transfer was made
20.	List of Certain Financial Accounts, Instruction Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association No Yes. Fill in the details.	were any financial accour	counts or instrui	ments held i		
		ast 4 digits of account number	Type of accour instrument	cle me	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yes cash, or other valuables?  No Yes. Fill in the details.	ar before you filed for	bankruptcy, any	safe depos	it box or other deposit	tory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		Describe the	contents	Do you still have it?
22.	Have you stored property in a storage unit or  ■ No □ Yes. Fill in the details.	place other than your		·		
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe the	contents	Do you still have it?

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 48 of 63

Debtor 1 Lavelle Ashford
Debtor 2 Latrenda D. Thornton

Case number (if known)

Par	t 9: Identify Property You Hold or Control for	Someone Else						
23.	Do you hold or control any property that someofor someone.	one else owns? Include any proper	rty you borrowed from, are storing fo	r, or hold in trust				
	No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Par	t 10: Give Details About Environmental Information	ation						
For	the purpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, groun						
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	law, whether you now own, operate,	or utilize it or used				
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,				
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	n they occurred.					
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	ironmental law? Include settlements	and orders.				
	■ No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	t 11: Give Details About Your Business or Con	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of the following connections to an	y business?				
☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	□ A partner in a partnership							
	☐ An officer, director, or managing execu	tive of a corporation						
☐ An owner of at least 5% of the voting or equity securities of a corporation								

Entered 10/30/17 15:37:35 Case 17-32453 Doc 1 Filed 10/30/17 Desc Main Page 49 of 63 Document Debtor 1 Lavelle Ashford Debtor 2 Latrenda D. Thornton Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Lavelle Ashford /s/ Latrenda D. Thornton **Lavelle Ashford** Latrenda D. Thornton Signature of Debtor 1 Signature of Debtor 2 Date October 30, 2017 Date October 30, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

## Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 50 of 63

Fill in this inf	ormation to identify your case:		
Debtor 1	Lavelle Ashford First Name	/liddle Name Last Name	_
Debtor 2	Latrenda D. Thornton		
(Spouse if, filing)	First Name M	Aiddle Name Last Name	_
United States	Bankruptcy Court for the: NORT	THERN DISTRICT OF ILLINOIS	_
Case number (if known)			☐ Check if this is an amended filing
_	orm 108 ent of Intention fo	r Individuals Filing Under Cha	apter 7 12/15
	ndividual filing under chapter 7, y ave claims secured by your prop		
you have le You must file which	eased personal property and the I this form with the court within 30	•	
	people are filing together in a joi and date the form.	int case, both are equally responsible for supplying co	rect information. Both debtors must
	te and accurate as possible. If mo e your name and case number (if	ore space is needed, attach a separate sheet to this for known).	m. On the top of any additional pages,
Part 1: List	Your Creditors Who Have Secure	ed Claims	
<ol> <li>For any cree information</li> </ol>	•	Schedule D: Creditors Who Have Claims Secured by Pr	operty (Official Form 106D), fill in the
	creditor and the property that is co	What do you intend to do with the proper secures a debt?	ty that Did you claim the property as exempt on Schedule C?
Creditor's name:	Capital One Auto Finance	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description property securing de		miles  Retain the property and enter into a Reaffirmation Agreement.  □ Retain the property and [explain]:	■ Yes
Creditor's name:	Dell Financial Services / Wel	bbank ☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
	of <b>computer</b>	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing de	bt:	☐ Retain the property and [explain]:	
Creditor's name:	GM Financial	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Dogorintia	of 2000 VIN Tours = 50.000	Retain the property and enter into a	■ Yes

Official Form 108

property

Statement of Intention for Individuals Filing Under Chapter 7

Reaffirmation Agreement.

☐ Retain the property and [explain]:

Description of 2009 VW Touareg 50,000 miles

## Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 51 of 63

Debto		Lavelle A	Shford D. Thornton		Case number (if know	vn)	
sed	curing	debt:					
Part 2	2: L	ist Your U	nexpired Personal Proper	y Leases			
n the	infor	mation bel	ow. Do not list real estate	eases. Unexpired leases are		red Leases (Official Form 106G), fill he lease period has not yet ended. )(2).	
Desc	ribe y	our unexp	ired personal property lea	ses		Will the lease be assumed?	
Lesso	or's na	ıme:	landlord			□ No	
						■ Yes	
D		of leased	Debtors have a mont rent payments	n-to-month lease an will o	ontinue to make monthly		
Part 3	3: 8	Sign Below					
	•		ury, I declare that I have in ct to an unexpired lease.	dicated my intention about a	ny property of my estate that s	secures a debt and any personal	
X	/s/ Lavelle Ashford		X /	s/ Latrenda D. Thornton			
	Lavelle Ashford			_	Latrenda D. Thornton		
;	Signature of Debtor 1		tor 1	S	Signature of Debtor 2		
	Date	Octob	er 30, 2017	_ Date	October 30, 2017		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 56 of 63

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In	re	Lavelle Ashford Latrenda D. Thornton		Case No.			
111	-	Latrenda D. Thornton	Debtor(s)	Chapter	7		
		DISCLOSUDE OF COMPL			EDTOD(C)		
		DISCLOSURE OF COMPI	ENSATION OF ATTO	KNEY FOR DE	rr i Ok(2)		
1.	con	rursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
		For legal services, I have agreed to accept		\$	800.00		
		Prior to the filing of this statement I have received			800.00		
		Balance Due		\$	0.00		
2.	\$	335.00 of the filing fee has been paid.					
3.	The	source of the compensation paid to me was:					
		■ Debtor □ Other (specify):					
4.	The	source of compensation to be paid to me is:					
		■ Debtor □ Other (specify):					
5.		I have not agreed to share the above-disclosed con	npensation with any other person	unless they are mem	bers and associates of my law firm.		
		I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n					
6.	In 1	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	b. c.	Analysis of the debtor's financial situation, and ren- Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applicat 522(f)(2)(A) for avoidance of liens on h	atement of affairs and plan which itors and confirmation hearing, and reduce to market value; ex- ions as needed; preparation	n may be required; and any adjourned hea emption planning;	rings thereof;		
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any adversary proceeding.						
			CERTIFICATION				
thi		rtify that the foregoing is a complete statement of a cruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in		
	Octo	ober 30, 2017	/s/ Marc C. Schei	nbaum			
	Date		Marc C. Scheinba Signature of Attorne Scheinbaum & W P. O. Box 5009	/est, LLC			
			Vernon Hills, IL 6 815-636-4676	50061-5009			
			amerlincat@aol.c	com			
			Name of law firm				

Case 17-32453 Doc 1 Filed 10/30/17 Entered 10/30/17 15:37:35 Desc Main Document Page 57 of 63

### **United States Bankruptcy Court** Northern District of Illinois

In re	Lavelle Ashford Latrenda D. Thornton		Case No.		
		Debtor(s)	Chapter	7	
	V	ERIFICATION OF CREDITOR	MATRIX		
		Number of	Number of Creditors:		
	(our) knowledge.				
Date:	October 30, 2017	/s/ Lavelle Ashford			
		Lavelle Ashford Signature of Debtor			
Date:	October 30, 2017	/s/ Latrenda D. Thornton			
		Latrenda D. Thornton			
		Signature of Debtor			

ABRI Credit Union 1350 W. Renwick Road Romeoville, IL 60446

Allstate Indemnity Company P O Box 3589 Akron, OH 44309-3589

Allstate Insurance 9022 Heritage Parkway attn: Marcelo Diaz Woodridge, IL 60517

Allstate Insurance Allstate Cash Processing P O Box 650271 Dallas, TX 75265-0271

Allstate Property and Casualty Ins PO Box 40047 Roanoke, VA 24022-0047

American Eagle Out / Synchrony Bank Attn: Bankruptcy Dept P O Box 965060 Orlando, FL 32896-5060

Bank of America P.O. Box 982238 El Paso, TX 79998-2238

Capital One Auto Finance P.O. Box 260848 Plano, TX 75026-0848

Capital One Master Card P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One Master Card P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One Master Card P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One Master Card P.O. Box 30285 Salt Lake City, UT 84130-0285

CareCredit / Synchrony Bank attn: Bankruptcy Dept P.O. Box 965061 Orlando, FL 32896-5061

Chicago Eye Consultants 4401 S. Harlem Avenue Stickney, IL 60402

City of Homewood SS c/o Municipal Collections America 3348 Ridge Road Lansing, IL 60438-3112

Commonwealth Edison 2100 Swift Road Bankruptcy Section / System Credit Oak Brook, IL 60523

Dell Financial Services / Webbank P O Box 81607 Austin, TX 78708

Express - Comenity Bank Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125

Fingerhut / Webbank 6250 Ridgewood Road Saint Cloud, MN 56303

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Gateway One Lending & Finance 160 N. Riverview Drive suite 100 Anaheim, CA 92808

GM Financial P O Box 183593 Arlington, TX 76096

Illinois Dept of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338

Illinois Tollway / State of Illinoi Violation Processing Center P O Box 5544 Chicago, IL 60680-5544

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

landlord

Little Company of Mary Hospital 2800 W. 95th Street Evergreen Park, IL 60805-2701

Macy's Bankruptcy Processing P.O. Box 8053 Mason, OH 45040

Merrick Bank 10705 S. Jordan Gateway suite 200 South Jordan, UT 84095

Merrick Bank P.O. Box 9201 attn: dispute department Old Bethpage, NY 11804 Navient - Dept of Education Loan P O Box 740351 Atlanta, GA 30374-0351

New York & Co / Comenity Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125

Nordstrom Bank Colorado Service Center P O Box 6566 Englewood, CO 80155-6566

Old Navy / Synchrony Bank attn: Bankruptcy Dept P.O. Box 965060 Orlando, FL 32896-5060

PayPal Pay Credit attn: Bankruptcy Dept. P.O. Box 5138 Timonium, MD 21094

PayPal Pay Smart / Synchrony Bank attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896-5060

People's Gas 200 East Randolph Street Chicago, IL 60601

Proactiv Solutions P.O. Box 2020 Harlan, IA 51593-0001

Sallie Mae student loan P.O. Box 9500 Wilkes Barre, PA 18773-9500

Target National Bank c/o Target Credit Services P.O. Box 1581 Minneapolis, MN 55440-1581 Target National Bank c/o Target Credit Services P.O. Box 1581 Minneapolis, MN 55440-1581

U.S. Department of Education Direct Loan Servicing Center P.O. Box 530260 Atlanta, GA 30353-0260

UI Health Mile Square Health Center 1220 S. Wood Street Chicago, IL 60608-3407

University of Illinois at Chicago 135 South LaSalle Street Box 3293 Chicago, IL 60674-3293

University of Illinois Hospital 1801 W. Taylor Street Chicago, IL 60612

University of Illinois Medical Cent patient accounts P.O. Box 12199 Chicago, IL 60612-0199

Verizon Wireless c/o Diversified Consultants P O Box 551268 Jacksonville, FL 32255-1268

Verizon Wireless correspondence team P O Box 5029 Wallingford, CT 06492

Verizon Wireless P.O. Box 650051 Dallas, TX 75265

Victoria's Secret - Comenity Bank attn: Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125 Village of Calumet Park c/o Municipal Collection Services P O Box 327 Palos Heights, IL 60463-0327

Wal-Mart / Synchrony Bank attn: Bankruptcy Dept. P O Box 965060 Orlando, FL 32896-5060

Wal-Mart / Synchrony Bank attn: Bankruptcy Dept. P O Box 965060 Orlando, FL 32896-5060